

**Information to identify the case:**

Debtor 1

John Wickliffe Waller III

Social Security number or ITIN   xxx-xx-9878

EIN   --\_-----

First Name   Middle Name   Last Name

Debtor 2

(Spouse, if filing)

First Name   Middle Name   Last Name

Social Security number or ITIN   -----

EIN   --\_-----

United States Bankruptcy Court   Southern District of New York

Case number:   23-10660-pb

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John Wickliffe Waller III

5/1/24**By the court:** Philip Bentley  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of New York

In re:  
John Wickliffe Waller, III  
Debtor

Case No. 23-10660-pb  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0208-1  
Date Rcvd: May 01, 2024

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2024:**

Recip ID	Recipient Name and Address
db	+ John Wickliffe Waller, III, 900 Park Avenue, Apt. 5E, New York, NY 10075-0280
cr	+ ACAR Leasing Ltd. dba GM Financial Leasing, c/o Deborah Kall Schaal Esq., Law Office of Deborah K. Schaal, Office Suites of Linden Oaks, 70 Linden Oaks, 3rd Floor Rochester, NY 14625-2804
8019801	+ Bank of America, PO Box 982239, El Paso, TX 79998-2239
8019803	+ Cameron Reynolds, 420 Tuttle Avenue, Spring Lake, NJ 07762-1542
8016997	+ Con Edison, Cooper Station, P.O. Box 138, New York, NY 10276-0138
8016998	+ First Republic, 111 Pine Street, San Francisco, CA 94111-5628
8018229	+ Garrett M. Baker, c/o FAEGRE DRINKER BIDDLE & REATH LLP, 1177 6th Ave, 41st floor, New York, NY 10036-2714, Attn: Andrew B. Joseph, Esq.
8018230	+ Garrett M. Baker, c/o FAEGRE DRINKER BIDDLE & REATH LLP, 1177 6th Ave, 41st floor, New York, NY 10036-2714, Attn: Frank F. Velocci, Esq.
8222225	+ Garrett M. Baker, c/o Faegre Drinker, 600 Campus Drive, Florham Park, NJ 07932-1044
8017000	+ Garrett M. Baker, c/o Andrew B. Joseph, Esq., 600 Campus Drive, Florham Park, NJ 07932-1044
8017002	+ Life Storage, 6467 Main St., Buffalo, NY 14221-5856
8017004	+ Mazar's USA, 135 West 50th Street, New York, NY 10020-1201
8019809	+ Mazars USA LLP, 135 West 50th Street, New York, NY 10020-1201
8019810	+ Merrill Lynch, 230 Vesey Street, New York, NY 10080-0001
8017009	+ NYS Dept. of Taxation and Finance, PO Box 15555, Albany, NY 12212-5555
8017006	+ Neal Brickman PC, 420 Lexington Avenue, Suite 2811, New York, NY 10170-2811
8017007	+ Neil Brickman, Esq., 420 Lexington Ave #2811, New York, NY 10170-2811
8019812	+ Neil Brickman, Esq., 420 Lexington Avenue, Suite 2811, New York, NY 10170-2811
8017008	+ New Jersey Natural Gas, JCP&L, P.O. Box 11743, Newark, NJ 07101-4743
8017011	+ Proskauer, 11 Times Square, New York, NY 10036-8299
8019815	+ Proskauer Rose LLP, 11 Times Square, New York, NY 10036-8299
8017012	+ Roadway Storage, 845 3rd Ave, 6th Floor, New York, NY 10022-6630
8017013	+ Southern States - Gristedes, 800 Third Avenue, New York, NY 10022-7649
8017014	+ Stifel Nicoulaus, 501 North Broadway, Saint Louis, MO 63102-2188
8017015	+ The Park 900 Condominium, 900 Park Avenue, New York, NY 10075-0231

TOTAL: 25

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ EDI: QYGERON.COM	May 01 2024 23:06:00	Yann Geron, Geron Legal Advisors LLC, 370 Lexington Avenue, 1101, New York, NY 10017-6532
aty	+ EDI: QYGERON.COM	May 01 2024 23:06:00	Yann Geron, Yann Geron, Geron Legal Advisors LLC, 370 Lexington Avenue, Suite 1101, New York, NY 10017-6532
tr	+ Email/Text: LDUC@AOL.COM	May 01 2024 19:09:00	Gregory M. Messer, Law Offices of Gregory Messer, PLLC, 26 Court Street, Suite 2400, Brooklyn, NY 11242-1124
8218399	+ EDI: PHINAMERI.COM	May 01 2024 23:06:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
8016995	+ Email/PDF: bncnotices@becket-lee.com	May 01 2024 19:12:56	American Express, P.O. Box 96001, Los Angeles, CA 90096-8000

8016996	+ Email/PDF: bncnotices@becket-lee.com	May 01 2024 19:12:42	American Express Corporate, P.O. Box 96001, Los Angeles, CA 90096-8000
8224792	Email/PDF: bncnotices@becket-lee.com	May 01 2024 19:12:43	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
8019802	+ Email/Text: andrea.piediscalzo@bankoflouisiana.com	May 01 2024 19:09:00	Bank of Louisiana, 3340 Severn Avenue, Metairie, LA 70002-7412
8028003	+ Email/Text: EAGBankruptcy@coned.com	May 01 2024 19:09:00	CONSOLIDATED EDISON COMPANY OF NEW YORK INC, BANKRUPTCY GROUP - EAG, 4 IRVING PLACE 9TH FLOOR, United States, NEW YORK, NY 10003-3502
8238654	+ Email/Text: ecfbnc@aldridgepite.com	May 01 2024 19:09:00	First Republic, c/o ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Ste 725, San Diego, CA 92108-1619, Attn: Jenelle C. Arnold, Esq.
8238526	+ Email/Text: ecfbnc@aldridgepite.com	May 01 2024 19:09:00	First Republic, c/o ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
8019807	+ EDI: PHINAMERI.COM	May 01 2024 23:06:00	GM Financial, PO BOX 181145, Arlington, TX 76096-1145
8017001	+ EDI: PHINAMERI.COM	May 01 2024 23:06:00	GM Financial, 4001 Embarcadero Dr., Arlington, TX 76014-4106
8019808	EDI: JPMORGANCHASE	May 01 2024 23:06:00	JP Morgan Chase, PO Box 15369, Wilmington, DE 19850
8239137	+ Email/Text: ecfbnc@aldridgepite.com	May 01 2024 19:09:00	JPMorgan Chase Bank, N.A., c/o ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Ste 725, San Diego, CA 92108-1619, Attn: Jenelle C. Arnold, Esq.
8224233	+ Email/Text: RASEBN@raslg.com	May 01 2024 19:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
8239107	+ Email/Text: ecfbnc@aldridgepite.com	May 01 2024 19:09:00	Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
8017010	Email/Text: nys.dtf.bncnotice@tax.ny.gov	May 01 2024 19:09:00	NYS Dept. of Taxation and Finance, BANKRUPTCY SECTION, PO BOX 5300, ALBANY, NY 12205-0300
8017016	+ EDI: IRS.COM	May 01 2024 23:05:00	United States Treasury, PO Box 931000, Louisville, KY 40293-1000
8019820	+ EDI: WFFC2	May 01 2024 23:06:00	Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		First Republic
intp		Garrett M. Baker
cr		JPMorgan Chase Bank, N.A., successor-in-interest b
8016999		Garrett Baker
8017003		Mastercard
8017005		Merrill Lynch
8019816		Stifel, Nicolaus & Co., Inc.
8019817		The 900 Park Avenue Condominium
8017018		Wells Fargo
aty	*+	Gregory M. Messer, Law Offices of Gregory Messer, PLLC, 26 Court Street, Suite 2400, Brooklyn, NY 11242-1124

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8019800	*+	American Express, P.O. Box 96001, Los Angeles, CA 90096-8000
8231295	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
8019804	*+	First Republic, 111 Pine Street, San Francisco, CA 94111-5628
8019806	*+	GM Financial, 4001 Embarcadero Dr., Arlington, TX 76014-4106
8019805	*+	Garrett M. Baker, c/o Andrew B. Joseph, Esq., 600 Campus Drive, Florham Park, NJ 07932-1044
8239108	*+	Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
8019813	*+	NYS Dept. of Taxation and Finance, PO Box 15555, Albany, NY 12212-5555
8019814	*	NYS Dept. of Taxation and Finance, BANKRUPTCY SECTION, PO BOX 5300, ALBANY, NY 12205-0300
8019811	*+	Neal Brickman PC, 420 Lexington Avenue, Suite 2811, New York, NY 10170-2811
8019818	*+	United States Treasury, PO Box 931000, Louisville, KY 40293-1000
8017017	*+	United States Treasury, Po Box 931000, Louisville, KY 40293-1000
8019819	*+	United States Treasury, Po Box 931000, Louisville, KY 40293-1000

TOTAL: 9 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2024 at the address(es) listed below:**

Name	Email Address
Deborah Kall Schaal	on behalf of Creditor ACAR Leasing Ltd. dba GM Financial Leasing debbie@dksattorney.com
Frank F. Velocci	on behalf of Interested Party Garrett M. Baker frank.velocci@faegredrinker.com cathy.greer@faegredrinker.com
Fred Stevens	on behalf of Trustee Gregory M. Messer fstevens@klestadt.com
Gregory M. Messer	on behalf of Trustee Gregory M. Messer lduc@aol.com NY54@ecfbis.com;gmesser@messer-law.com,mwilliams@messer-law.com
Gregory M. Messer	lduc@aol.com NY54@ecfbis.com;gmesser@messer-law.com,mwilliams@messer-law.com
Jenelle C Arnold	on behalf of Creditor First Republic bkecfinbox@aldridgepite.com jarnold@ecf.courtdrive.com
Jenelle C Arnold	on behalf of Creditor JPMorgan Chase Bank N.A., successor-in-interest by purchase of the loan from the Federal Deposit Insurance Corporation as Receiver for First Republic Bank, San Francisco, CA bkecfinbox@aldridgepite.com, jarnold@ecf.courtdrive.com
Lauren Catherine Kiss	on behalf of Trustee Gregory M. Messer lkiss@klestadt.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV
Yann Geron	on behalf of Debtor John Wickliffe Waller III ygeron@geronlegaladvisors.com, ygeronnys@ecf.axosfs.com;jlitos@geronlegaladvisors.com;asuffern@axosfs.com;ygeron@geronlegaladvisors.com;nsantucci@geronlegaladvisors.com;adreher@geronlegaladvisors.com

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